

Information to identify the case:

Debtor 1	<u>Carla F. Humphreys</u>	Social Security number or ITIN xxx-xx-7375
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>	Social Security number or ITIN _____
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 19-19438-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carla F. Humphreys
aka Carla F. Kenney-Bloss, fka Carla F. Bloss

10/11/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carla F. Humphreys
Debtor

Case No. 19-19438-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Oct 11, 2024

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 79

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:

Recip ID	Recipient Name and Address
db	+ Carla F. Humphreys, 9 Fielding Avenue, Middletown, NJ 07748-5217
cr	+ WELLS FARGO BANK, 2860 Patton Road, Roseville, MN 55113-1100
518234652	First Bank, PO Box 2557, Omaha, NE 68103-2557
518234656	+ IPC Hospital Physicians of NJ, 8511 Fallbrook Avenue, Suite 120, West Hills, CA 91304-3263
518341588	IPC Hospitalist Physicians of New Jersey, PO Box 1123, Minneapolis, MN 55440-1123
518234672	+ RMB, Inc., 409 Bearden Park Circle, Knoxville, TN 37919-7448
518234669	+ Riverview Foot & Ankle Associates, 130 Maple Avenue #3B, Red Bank, NJ 07701-1799
518234670	+ Riverview Medical Center, 1 Riverview Plaza, Red Bank, NJ 07701-1872
518406053	+ Riverview Medical Ctr., CCCB, POB 1750, Whitehouse Sta., NJ 08889-1750
518234671	Riverview Op-Meridian Healthsystem, Att: Certified Credit & Collection, PO Box 1750, Whitehouse Station, NJ 08889-1750
518234679	STS Tire & Auto Care, Credit First, PO box 81410, Cleveland, OH 44181-0410
518234677	State of New Jersey, Dept of Labor and Workforce Dev, PO Box 650, Trenton, NJ 08646-0650

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: bk@szjlaw.com	Oct 11 2024 20:31:00	Bradley J Halberstadt, Stewart, Zlimen & Jungers, Ltd, 2860 Patton Road, Roseville, MN 55113-1100
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 11 2024 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 11 2024 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Oct 11 2024 20:26:42	Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
cr	+ Email/Text: mtgbk@shellpointmtg.com	Oct 11 2024 20:31:00	U.S. Bank Trust National Association, as Trustee o, c/o NewRez, LLC dba Shellpoint Mortgage, PO Box 10826, Greenville, SC 29603-0826
518234643	+ EDI: SYNC	Oct 12 2024 00:17:00	Amazon Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
518234644	+ Email/Text: ebn@americanwebloan.com	Oct 11 2024 20:32:00	American Webloan, 522 N. 14th Street, Suite 1 #130, Ponca City, OK 74601-4654
518234645	+ EDI: SYNC	Oct 12 2024 00:17:00	Ashley Homestores/Syncb, PO Box 965033, Orlando, FL 32896-5033
518351647	EDI: CRFRSTNA.COM	Oct 12 2024 00:17:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011

District/off: 0312-3

User: admin

Page 2 of 5

Date Recd: Oct 11, 2024

Form ID: 3180W

Total Noticed: 79

518234646	EDI: CAPITALONE.COM	Oct 12 2024 00:17:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
518334234	+ EDI: AIS.COM	Oct 12 2024 00:17:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518234647	EDI: SYNC	Oct 12 2024 00:17:00	Care Credit/Synchrony Bank, Att: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
518234648	EDI: CITICORP	Oct 12 2024 00:17:00	Citi Advantage World MC, PO Box 6062, Sioux Falls, SD 57117
518357769	+ EDI: CITICORP	Oct 12 2024 00:17:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518234649	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 11 2024 20:41:57	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518234663	EDI: CITICORP	Oct 12 2024 00:17:00	Macy's, Att: Bankruptcy Dept., PO Box 8053, Mason, OH 45040
518356716	EDI: Q3G.COM	Oct 12 2024 00:17:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518234650	EDI: CAPITALONE.COM	Oct 12 2024 00:17:00	Dress Barn Capital One, PO Box 71106, Charlotte, NC 28272-1106
518341565	Email/Text: BNCnotices@dcmservices.com	Oct 11 2024 20:31:00	Emergency Physician Services of NJ, PA, PO Box 1123, Minneapolis, MN 55440-1123
518234653	Email/Text: BNSFN@capitalsvcs.com	Oct 11 2024 20:31:00	First National Credit Card, PO Box 5097, Sioux Falls, SD 57117-5097
518277001	Email/Text: collecadminbankruptcy@fnni.com	Oct 11 2024 20:31:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
518234654	EDI: AMINFOFP.COM	Oct 12 2024 00:17:00	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
518308721	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Oct 11 2024 20:32:00	HYUNDAI CAPITAL AMERICA DBA, KIA MOTORS FINANCE, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825
518234655	+ EDI: PHINGENESIS	Oct 12 2024 00:17:00	Indigo Genesis Card Services, PO Box 4477, Beaverton, OR 97076-4401
518234657	EDI: SYNC	Oct 12 2024 00:17:00	JCPenney, PO Box 965009, Orlando, FL 32896-5009
518234659	Email/Text: abachman@rmbcollect.com	Oct 11 2024 20:32:00	JFK Medical Center, PO Box 3058, Edison, NJ 08818-3058
518234658	EDI: WFNNB.COM	Oct 12 2024 00:17:00	Jessica London, PO Box 182273, Columbus, OH 43218-2273
518234660	^ MEBN	Oct 11 2024 20:27:01	Kia Motors Finance, Att: Bankruptcy Dept, PO Box 20809, Fountain Valley, CA 92728-0809
518309675	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2024 20:30:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518234661	EDI: WFNNB.COM	Oct 12 2024 00:17:00	Lane Bryant, WFNNB, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518234662	+ EDI: SYNC	Oct 12 2024 00:17:00	Lord & Taylor, Att: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
518257165	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 11 2024 20:41:37	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518234664	^ MEBN	Oct 11 2024 20:27:39	My Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
520314993	+ Email/Text: mtgbk@shellpointmtg.com		

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Oct 11, 2024

Form ID: 3180W

Total Noticed: 79

520314994	+ Email/Text: mtgbk@shellpointmtg.com	Oct 11 2024 20:31:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518234665	EDI: AGFINANCE.COM	Oct 11 2024 20:31:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
518296160	+ EDI: AGFINANCE.COM	Oct 12 2024 00:17:00	One Main Financial, 310 State Route 36, Suite 704, West Long Branch, NJ 07764-1038
518234666	EDI: SYNC	Oct 12 2024 00:17:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
518355834	EDI: PRA.COM	Oct 12 2024 00:17:00	P.C. Richard & Son/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518712325	EDI: PRA.COM	Oct 12 2024 00:17:00	Portfolio Recovery Associates, LLC, C/Osynchrony Bank, POB 41067, Norfolk VA 23541
518712326	EDI: PRA.COM	Oct 12 2024 00:17:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518356544	EDI: PRA.COM	Oct 12 2024 00:17:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
518356741	EDI: PRA.COM	Oct 12 2024 00:17:00	Portfolio Recovery Associates, LLC, c/o Ashley Homestore, POB 41067, Norfolk VA 23541
518356785	EDI: PRA.COM	Oct 12 2024 00:17:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
518349933	EDI: PRA.COM	Oct 12 2024 00:17:00	Portfolio Recovery Associates, LLC, c/o Dress Barn, POB 41067, Norfolk VA 23541
518356748	EDI: PRA.COM	Oct 12 2024 00:17:00	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
518349932	EDI: PRA.COM	Oct 12 2024 00:17:00	Portfolio Recovery Associates, LLC, c/o Lord And Taylor, POB 41067, Norfolk VA 23541
518356749	EDI: PRA.COM	Oct 12 2024 00:17:00	Portfolio Recovery Associates, LLC, c/o Paypal Extras Mastercard, POB 41067, Norfolk VA 23541
518356718	EDI: PRA.COM	Oct 12 2024 00:17:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518234667	+ EDI: SYNC	Oct 12 2024 00:17:00	Pay Pal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
518234668	EDI: WFNNB.COM	Oct 12 2024 00:17:00	Pier 1 Imports, Comenity Bank, Bankrupcy Dept., PO Box 182125, Columbus, OH 43218-2125
518314125	+ EDI: JEFFERSONCAP.COM	Oct 12 2024 00:17:00	Premier Bankcard, LLC, Jefferson Capital Systems, LLC Assignee, PO BOX 7999, SAINT CLOUD MN 56302-7999
518342866	EDI: Q3G.COM	Oct 12 2024 00:17:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518345029	EDI: Q3G.COM	Oct 12 2024 00:17:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518336846	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 11 2024 20:31:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245

District/off: 0312-3

User: admin

Page 4 of 5

Date Recd: Oct 11, 2024

Form ID: 3180W

Total Noticed: 79

518234673	Email/Text: mtgbk@shellpointmtg.com	Oct 11 2024 20:31:00	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
518234674	EDI: SYNC	Oct 12 2024 00:17:00	Sleepy's-Synchrony Bank, Att: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
518234675	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 11 2024 20:31:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519072673	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 11 2024 20:31:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518234676	^ MEBN	Oct 11 2024 20:25:37	State of New Jersey, Dept of Labor, PO Box 951, Trenton, NJ 08625-0951
518234678	EDI: SYNC	Oct 12 2024 00:17:00	Stein Mart/Synchrony Bank, Att: Advanced Call Center Technologies, PO Box 9091, Johnson City, TN 37615-9091
518237298	+ EDI: AIS.COM	Oct 12 2024 00:17:00	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518234680	+ EDI: CITICORP	Oct 12 2024 00:17:00	The Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
518346361	+ Email/Text: mtgbk@shellpointmtg.com	Oct 11 2024 20:31:00	U.S. Bank Trust National Association, New Rez LLC, POB 10826, Greenville, SC 29603-0826
518234681	EDI: SYNC	Oct 12 2024 00:17:00	Walmart/Synchrony Bank, Att: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518322565	+ EDI: WFFC2	Oct 12 2024 00:17:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, POB 169005, Irving, TX 75016-9005
518234682	EDI: WFFC	Oct 12 2024 00:17:00	Wells Fargo Dealer Services, Att: Bankruptcy, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 67

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518712328	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518712329	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518314126	*+	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518356535	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518348718	*+	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518234651	##+	Falcon Funding Group, PO Box 171, #1 Wakpamni Lake Housing, Batesland, SD 57716-0171

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-3

User: admin

Page 5 of 5

Date Recd: Oct 11, 2024

Form ID: 3180W

Total Noticed: 79

Date: Oct 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Kimberly A. Wilson	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING kimwilson@raslg.com
Nicole B. LaBletta	on behalf of Creditor U.S. Bank Trust National Association as Trustee of CVF III Mortgage Loan Trust II nlabletta@lablettawalters.com, tharalla@lablettawalters.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel	on behalf of Debtor Carla F. Humphreys wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 8